

Current Borrower: Kyna L. Randall  
B&H File Number: 262465  
Loan Type: CONV UNINS  
Property Address: 5776 Landau Drive, Southaven, MS 38671

1/06/09 9:48:47 <sup>SS</sup>  
BK 600 PG 617  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Indexing Instructions: Lot 44, Section A, Highland Grove Subdivision, Desoto County, Mississippi.

### **SUBSTITUTE TRUSTEE'S DEED**

Grantor: James L. DeLoach, Substitute Trustee

Grantee: THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1

WHEREAS, on May 22, 2006, Kyna L. Randall and Randolph T. Randall, executed a deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration System, as nominee for WMC Mortgage Corporation, which deed of trust is recorded in Deed of Trust Book 2492 at Page 428 in the office of the Chancery Clerk of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1, by instrument dated July 7, 2008, and recorded in Book 2930 at Page 468 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1, the holder of said deed of trust and the note secured thereby, substitute James L. DeLoach, as Trustee therein, as authorized by the terms thereof, by instrument dated November 10, 2008, and recorded in the office of the aforesaid Chancery Clerk in Book 2966 at Page 622; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1, having requested the undersigned Substitute Trustee to execute the trust and sell land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expense of sale;

WHEREAS, the undersigned Substitute Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and laws of the State of Mississippi, within legal hours (being

BH # 262465/457

DG  
WPS (LW)

between the hours of 11:00 A.M. and 4:00 P.M.), on December 23, 2008, at public outcry offered the hereinafter described property for sale at the, East front door of the County Courthouse, in Hernando, County of Desoto, State of Mississippi;

WHEREAS, the Proof of Publication, Affidavit of Posting and the Memorandum of Sale have been prepared and executed to verify all aforesaid events. Said items are attached as proof thereof;

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of \$110,700.00 which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in had paid, the receipt whereof is hereby acknowledged, the undersigned does hereby and convey unto THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1 the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in the County of Desoto, State of Mississippi, to-wit:

Lot 44 Of Section "A" Of Highland Grove Subdivision, Located In Section 6, Township 2 South, Range 7 West, Desoto County, Mississippi As Recorded In Plat Book 93, Pages 6-8, In The Office Of The Chancery Clerk Of Desoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this, the 23<sup>RD</sup> day of December, 2008

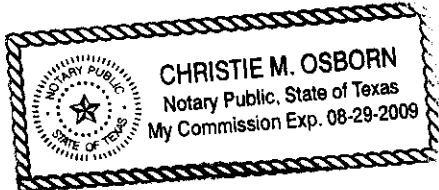


James L. DeLoach  
SUBSTITUTE TRUSTEE  
Butler & Hosch, P.A.  
13800 Montfort Drive, Suite 300  
Dallas, Texas 75240  
Telephone No.: (972) 233-2500

STATE OF TEXAS                    )  
   )   ACKNOWLEDGMENT  
 COUNTY OF DALLAS                )

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state of aforesaid, James L. DeLoach, Substitute Trustee, who acknowledged to and before me that he executed the foregoing Substitute Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 23 day of December, 2008



Christie M. Osborn  
 Notary Public

My Commission Expires: 8-29-09

GRANTOR'S NAME, ADDRESS AND PHONE NUMBER:

James L. DeLoach  
 Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 300  
 Dallas, Texas 75240  
 (972)-233-2500

GRANTEE'S NAME, ADDRESS AND PHONE NUMBER (Send Tax Statements to this address):  
 THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-  
 BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1

Litton Loan Servicing, LP  
 4828 Loop Central Drive  
 Houston, TX 77081-2226  
 (713) 960-9676

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

BUTLER & HOSCH, P. A.  
 MS Foreclosure Department  
 13800 Montfort; Suite 300  
 Dallas, TX 75240  
 (972) 233-2500

Current Borrower: KYNA L. RANDALL & RANDOLPH T. RANDALL  
 B&H File Number: 262465  
 Loan Type: CONV UNINS  
 Property Address: 5776 Landau Drive, Southaven, MS 38671

### Affidavit of Mortgagee

STATE OF TEXAS §  
 COUNTY OF DALLAS §

BEFORE ME, the undersigned authority on this day personally appeared Marilee Linker, who after being duly sworn, deposed as follows:

- "1. I am an employee of Butler & Hosch, P.A., attorney for Litton Loan Servicing, LP, as servicing agent for THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1 at the time of the events hereinafter set forth and make this affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.
2. This affidavit is made with respect to the foreclosure of that certain Deed of Trust dated May 22, 2006, recorded in Volume 2492, Page 428, Real Property Records, Desoto County, Mississippi, executed by Kyna L. Randall and Randolph T. Randall, to Lem Adams, III, Trustee, to secure payment of a Note to Mortgage Electronic Registration System, as nominee for WMC Mortgage Corporation.
3. THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF THE GE-WMC ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1 is the holder of the indebtedness secured by the Deed of Trust.
4. To the best of my knowledge and belief, proper notice was sent prior to acceleration of indebtedness. All obligations duties of the holder of the debt were performed in the manner required by law and all notices were served on the Debtor at the Debtor's last known address as shown by the records of the holder of the debt.
5. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for the last three (3) months prior to the date of the Trustee's Sale and the subject hereof and were alive on the date of such sale.
6. At the instructions and on behalf of the holder of the debt or its agent, notice of acceleration of indebtedness and Trustee's Sale was served on every debtor obligated on the debt, by certified and regular mail at least thirty (30) days prior to the date therein specified for sale at the last known address of each such debtor according to the records of the holder of the debt.
7. At the instructions and on behalf of the holder of the debt or its agent, Notice of Trustee's Sale was filed with the Chancery Clerk in the county or counties in which the subject property is situated and copies thereof posted at said courthouse(s) as required by law and in the manner specified by ordinance or custom."

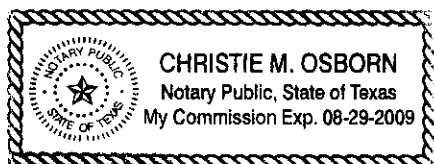
FURTHER AFFIANT SAYETH NAUGHT.

STATE OF TEXAS §  
 COUNTY OF DALLAS §

AFFIANT

Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Marilee Linker who is the Legal Assistant and duly authorized agent of Butler & Hosch, P.A., on behalf of said law firm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 23 day of December, 2008



CMOsborn  
 Notary Public for the State of Texas  
Christie Osborn  
 Printed Name of Notary Public  
 My Commission Expires: 8-29-09

Current Borrower: Kyna L. Randall  
 B&H File Number: 262465  
 Loan Type: CONV UNINS  
 Property Address: 5776 Landau Drive, Southaven, MS 38671

Indexing Instructions: Lot 44, Section A, Highland Grove Subdivision, Desoto County, Mississippi.

### MEMORANDUM OF SALE

The undersigned Substitute Trustee (hereinafter "Trustee") hereby appoints \_\_\_\_\_  
Josh M. McInnis, to serve as auctioneer for the purpose of conducting the foreclosure sale more particularly described below. This appointment is subject to completion of a satisfactory title examination (including a search for Federal Liens) and the performance of all duties in conformity with Trustee's instructions. All third party bids are subject to confirmation by Trustee prior to sale. Right is reserved by Trustee to reject any bid or to withdraw the property from auction prior to final sale. All sales are subject to review and confirmation by the Trustee, prior to conveyance. The undersigned Trustee reserves the right to reject any bid and to decline to convey the subject property due to mistake (including but not limited to an error in the bid amount), inadequacy of funds, title defects or lack of notice to the IRS, or for any other reasonable cause. If Trustee elects to reject a bid, the funds tendered by the successful bidder will be promptly returned, and the property will be re-advertised for sale at a subsequent date.

Upon confirmation by the Trustee, Trustee will convey only such title as is vested in him. No representations are made concerning title to the subject property of the fitness or merchantability of the same. It is the purchaser's sole responsibility to examine and investigate the title to the property and any related issues, and it shall be the purchaser's responsibility to resolve any issues relating to other liens, taxes or other title problems or issues affecting the subject property. The property will be conveyed without warranty of any kind, it being understood that the property is being sold "as is". The form of conveyance will be that of a Substituted Trustee's Deed, which is in the nature of quitclaim deed.

WITNESS MY SIGNATURE, on this 23<sup>RD</sup> day of December, 2008

James L. DeLoach  
 James L. DeLoach, Substitute Trustee  
 Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 300  
 Dallas, Texas 75240  
 Telephone No.:(972) 233-2500

**RESULTS OF SALE:**

DEED OF TRUST FORECLOSED: BOOK 2492 PAGE 428  
 DATE & TIME OF SALE: December 23, 2008, AT 2:33 A.M.(P.M.)  
 AMOUNT OF HIGHEST BID: \$ 110,700.00  
 CONVEY TO: Bank of New York  
 \_\_\_\_\_  
 \_\_\_\_\_  
 PHONE: \_\_\_\_\_

The undersigned acknowledged having read the terms of the auctioneer's appointment and conditions of sale set forth above, and further acknowledge that all bids are subject to approval by the Trustee prior to conveyance, and the sale may be set aside by the Trustee and the funds tendered returned to the bidder, if these conditions are not satisfied.

WITNESS OUR SIGNATURES, on this 23 day of Dec, 2008.

Josh Marla  
 AUCTIONEER  
 Printed Name: Josh Marla

Shane Crofts  
 WITNESS  
 Printed Name: \_\_\_\_\_

\_\_\_\_\_  
 HIGHEST BIDDER  
 Printed Name: \_\_\_\_\_

\_\_\_\_\_  
 WITNESS  
 Printed Name: \_\_\_\_\_

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

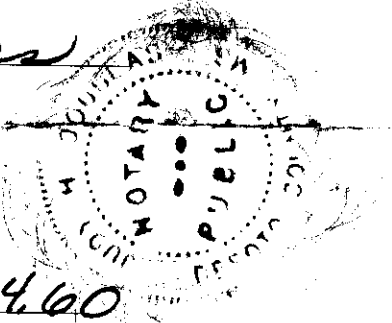
Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE  
WHEREAS, on May 23, 2008,  
Kym L. Randall and Randolph  
T. Randall executed a deed of  
trust to Lane Adams, III,  
Trustee for the benefit of  
Mortgage Electronic  
Registration System, as  
nominee for WMC Mortgage  
Corporation, which deed of  
trust is recorded in Deed of  
Trust Book 2482 at Page 428  
in the office of the Chancery  
Clerk of the County of Desoto,  
State of Mississippi; and  
WHEREAS, the aforesaid deed of  
trust was assigned to THE  
BANK OF NEW YORK, AS  
TRUSTEE FOR THE  
HOLDERS OF THE GE-WMC  
ASSET-BACKED PASS-  
THROUGH CERTIFICATES,  
SERIES 2006-1, by  
instrument dated July 7, 2008,  
and recorded in Book 2890 at  
Page 468 of the records of the  
aforesaid Chancery Clerk; and  
WHEREAS, the aforesaid, THE  
BANK OF NEW YORK, AS  
TRUSTEE FOR THE  
HOLDERS OF THE GE-WMC  
ASSET-BACKED PASS-  
THROUGH CERTIFICATES,  
SERIES 2006-1, the holder of  
said deed of trust and the note  
secured thereby, submitted  
James L. DeLoach as Substitute  
Trustee, on November 18, 2008,  
dated November 18, 2008,  
and recorded in the office of  
the aforesaid Chancery Clerk  
in Book 2898 at Page 622;  
and  
WHEREAS, default having been  
made in the terms and  
conditions of said deed of  
trust and the entire debt  
secured thereby having been  
declared to be due and  
payable in accordance with  
the terms of said deed of trust,  
and the legal holder of said  
deed of trust, THE BANK OF  
NEW YORK, AS TRUSTEE  
FOR THE HOLDERS OF THE  
GE-WMC ASSET-BACKED  
PASS-THROUGH  
CERTIFICATES, SERIES  
2006-1, having requested the  
undersigned to cause the  
Trustee to cause the  
deed of trust and the note  
secured thereby to be  
for the purpose of causing the  
same to be sold at public  
sale, the undersigned, as  
Substitute Trustee, has, and  
expense of sale;  
NOW, THEREFORE, I, James L.  
DeLoach, Substitute Trustee  
in said deed of trust, will on  
December 23, 2008, offer for  
sale at public outcry for cash  
to the highest bidder, and sell

Volume No. 113 on the 2 day of Dec., 2008  
Volume No. 113 on the 9 day of Dec., 2008  
Volume No. 113 on the 16 day of Dec., 2008  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008  
Diane Smith

Sworn to and subscribed before me, this 16 day of Dec., 2008  
BY Gray A. Douglas  
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 473 words @ .12 \$ 56.76  
B. 2 subsequent insertions of 946 words @ .10 \$ 94.60  
C. Making proof of publication and depositing to same \$ 300  
TOTAL PUBLISHER'S FEE: \$ 154.36



within legal hours (during  
between the hours of 11:00  
A.M. and 4:00 P.M.) at the  
front door of the Desoto  
County Courthouse at  
Hernando, Desoto County,  
State of Mississippi, the  
following described property  
situated in the County of  
Desoto, State of Mississippi,  
to-wit:  
Lot 44 Of Section "A" Of Highland  
Grove Subdivision, Located In  
Section 6, Township 2 South,  
Range 7 West, Desoto  
County, Mississippi As  
Recorded in Plat Book 83,  
Pages 6-8, In The Office Of  
The Chancery Clerk  
Desoto County, Mississippi.  
I WILL CONVEY only such title as  
is vested in me as Substitute  
Trustee.  
WITNESS MY SIGNATURE, this  
the 21st day of November,  
2008.  
James L. DeLoach  
Substitute Trustee  
Baker & Houch, P.A.  
13800 Monfort Drive, Suite 300  
Dallas, Texas 75240  
Telephone No. (972) 233-2500  
FAX: (972) 233-2500  
December 2, 2008, and  
December 16, 2008.

Fax: 662.429.5229